Electronic Articles of Incorporation For

P07000112871 FILED October 12, 2007 Sec. Of State Ipoole

ATLANTIC & ASSOCIATES INTERNATIONAL, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

ATLANTIC & ASSOCIATES INTERNATIONAL, INC.

Article II

The principal place of business address:

5445 MURRELL ROAD 102-191 VIERA, FL. 32955

The mailing address of the corporation is:

5445 MURRELL ROAD 102-191 VIERA, FL. 32955

Article III

The purpose for which this corporation is organized is:

BUSINESS FINANCIAL CONSULTING, COMMERCIAL/CONSUMER COLLECTIONS, ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is: 100

Article V

The name and Florida street address of the registered agent is:

MICHAEL W FERGUSON 5445 MURRELL ROAD 102-191 VIERA, FL. 32955 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: MICHAEL W. FERGUSON

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Article VI

The name and address of the incorporator is:

MICHAEL W. FERGUSON 5445 MURRELL ROAD 102-191 VIERA, FLORIDA 32955

Incorporator Signature: MICHAEL W. FERGUSON

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P MICHAEL W FERGUSON 5445 MURRELL ROAD, SUITE 102-191 VIERA, FL. 32955

Article VIII

The effective date for this corporation shall be:

10/15/2007